

In re:  
Wilfredo Andujar, Jr.  
Haley Rose Shermer  
Debtors

Case No. 23-10882-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 20, 2023

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Wilfredo Andujar, Jr., Haley Rose Shermer, 47 Colonial Circle, Aston, PA 19014-1759
14768793	+ Wilfredo Andujar Ramos, 4419 Houston Street, Brookhaven, PA 19015-1758

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: Theladyphillips@gmail.com	Sep 20 2023 23:41:00	MARCIA Y. PHILLIPS, Recovery Law Group, 309 W. 11 Street, Anderson, IL 46016
aty	Email/Text: Theladyphillips@gmail.com	Sep 20 2023 23:41:00	MARCIA Y. PHILLIPS, Marcia Y Phillips, Esq., LLM & Assoc., L, 430 Exton Square Parkway, #1568, Exton, PA 19341
tr	+ Email/Text: bncnotice@ph13trustee.com	Sep 20 2023 23:41:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Sep 20 2023 23:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 21 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2023 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Sep 20 2023 23:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14768763	Email/Text: bnc@trustamerifirst.com	Sep 20 2023 23:41:00	Amerifirst Home Improvement Finance, Attn: Bankruptcy, 11171 Mill Valley Rd, Omaha, NE 68154
14768761	+ Email/Text: backoffice@affirm.com	Sep 20 2023 23:42:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14768762	+ EDI: GMACFS.COM	Sep 21 2023 03:26:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
14768766	+ EDI: CAPITALONE.COM	Sep 21 2023 03:27:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14768765	+ EDI: CAPITALONE.COM	Sep 21 2023 03:27:00	Capital One, Attn: Bankruptcy, Po Box 31293, Salt Lake City, UT 84131-0293
14805822	+ EDI: AIS.COM	Sep 21 2023 03:27:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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14768767	+ Email/Text: ngisupport@radiusgs.com	Sep 20 2023 23:41:00	Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169
14768768	+ Email/Text: bankruptcycollections@citadelbanking.com	Sep 20 2023 23:42:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14768769	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
14768770	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity Bk/Ulta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768771	EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity Capital, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
14768772	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity/Big Lots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768773	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768775	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	ComenityCapital/Boscov, Attn: Bankruptcy, Po Box 182120, Columbus, OH 43218-2120
14768774	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768776	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 20 2023 23:51:40	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14768777	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 20 2023 23:51:58	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
14768778	+ Email/Text: bankruptcy@firstelectronic.com	Sep 20 2023 23:42:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
14768779	+ EDI: PHINGENESIS	Sep 21 2023 03:27:00	Genesis Bankcard Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14768781	+ EDI: PHINGENESIS	Sep 21 2023 03:27:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14768780	+ EDI: PHINGENESIS	Sep 21 2023 03:27:00	Genesis Financial/Jared, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14768782	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 20 2023 23:41:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
14768783	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 20 2023 23:41:00	Mercury Card Services, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14768784	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 20 2023 23:41:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
14768785	+ Email/Text: bnc@nordstrom.com	Sep 21 2023 11:26:20	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14768786	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 20 2023 23:51:40	Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
14768764	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2023 23:41:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
14768787	+ Email/PDF: ebnotices@pnmac.com	Sep 20 2023 23:52:26	PennyMac Loan Services, LLC, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14813549	+ Email/PDF: ebnotices@pnmac.com	Sep 20 2023 23:52:27	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14805547	EDI: Q3G.COM	Sep 21 2023 03:27:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788

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14768788	+ EDI: RMSC.COM	Sep 21 2023 03:26:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14768789	+ EDI: RMSC.COM	Sep 21 2023 03:26:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14768790	+ EDI: RMSC.COM	Sep 21 2023 03:26:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14768791	+ EDI: WTRRN BANK.COM	Sep 21 2023 03:27:00	Target Nb, Attn: Bankruptcy, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14768792	+ Email/Text: electronicbkydocs@nelnet.net	Sep 20 2023 23:41:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
TOTAL: 42			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2023 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfcbis.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARCIA Y. PHILLIPS	on behalf of Joint Debtor Haley Rose Shermer mphilips@recoverylawgroup.com
MARCIA Y. PHILLIPS	on behalf of Debtor Wilfredo Andujar Jr. mphilips@recoverylawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

<b>Information to identify the case:</b>	
Debtor 1: <u>Wilfredo Andujar Jr.</u>	Social Security number or ITIN: xxx-xx-7022
First Name Middle Name Last Name	EIN: -- --
Debtor 2: <u>Haley Rose Shermer</u>	Social Security number or ITIN: xxx-xx-7227
(Spouse, if filing) First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed in chapter: 7 3/28/23
Case number: 23-10882-pmm	Date case converted to chapter: 13 7/27/23

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Wilfredo Andujar Jr.	Haley Rose Shermer
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	47 Colonial Circle Aston, PA 19014	47 Colonial Circle Aston, PA 19014
<b>4. Debtor's attorney</b> Name and address	MARCIA Y. PHILLIPS Marcia Y Phillips, Esq., LLM & Assoc., LLC 430 Exton Square Parkway, #1568 Exton, PA 19341	Contact phone 856-282-1100 Email: Theladyphillips@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 9/20/23

**For more information, see page 2**

Case number **23-10882-pmm**

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